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	<i></i>		United S Eas		Bankı istrict o						Voluntary Petition
	•	ividual, ento na Letrell	er Last, First,	Middle):			Name	e of Joint De	ebtor (Spouse	) (Last, First	t, Middle):
All Other Na (include mar			or in the last {e names):	3 years					used by the J maiden, and		in the last 8 years ;):
(if more than one	, state all)	Sec. or Indi	vidual-Taxpa	yer I.D. (	ITIN)/Com	plete EIN	Last t	our digits of than one, state	f Soc. Sec. or	Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
	ss of Debto adowfiel	r (No. and a	Street, City, a	nd State)	:	ZIP Coo		t Address of	Joint Debtor	(No. and St	reet, City, and State):  ZIP Code
G · CD	.,	C.I. D.	' 151	· D ·		23060		. CD '1	C 4	D : : 1 DI	CD.
County of Ro	esidence or	of the Princ	cipal Place of	Business	3:		Coun	ty of Reside	ence or of the	Principal Pl	ace of Business:
Mailing Add	ress of Deb	otor (if diffe	rent from stre	eet addres	s):		Maili	ng Address	of Joint Debt	or (if differe	ent from street address):
					_	ZIP Coo	de				ZIP Code
Location of l (if different f											
		Debtor				of Busine	SS				ptcy Code Under Which
Individua See Exhibi  □ Corporat □ Partnersh □ Other (If	al (includes it D on page ion (include hip debtor is not	2 of this form es LLC and	Drs)  n.  LLP)  bove entities,	Sing in 1: Rail: Stoc	lth Care Bugle Asset Ref 1 U.S.C. § road kbroker nmodity Brogring Bank	eal Estate 101 (51B)		Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	□ C of □ C	iled (Check one box)  Phapter 15 Petition for Recognition  f a Foreign Main Proceeding  Phapter 15 Petition for Recognition  f a Foreign Nonmain Proceeding
	Chapter 1	5 Debtors		Othe		4 E 4	4				e of Debts k one box)
Country of de Each country by, regarding,	in which a fo	oreign procee	eding	unde	(Check box or is a tax-ex r Title 26 of e (the Interna	the United	ble) nization States	defined "incurr	are primarily condinated in 11 U.S.C. § red by an individual, family, or	onsumer debts 101(8) as dual primarily	Debts are primarily business debts.
	Fil	ling Fee (C	heck one box	)		Chec	k one box:	<u> </u>	Chap	ter 11 Debt	tors
attach sigr debtor is u	to be paid in ned application	installments on for the cou	(applicable to art's considerati a installments.	on certifyi	ng that the	Chec	Debtor is no k if: Debtor's agg	t a small busi regate nonco	ness debtor as contingent liquida	defined in 11 V	C. § 101(51D). U.S.C. § 101(51D). cluding debts owed to insiders or affiliates) t on 4/01/16 and every three years thereafter).
			able to chapter art's considerati			ıst 🔲		ng filed with of the plan w	•	repetition from	n one or more classes of creditors,
<u> </u>	stimates tha	t funds will	be available	for distri	bution to u	nsecured of				THIS	S SPACE IS FOR COURT USE ONLY
			exempt prop for distributi				ative expens	es paid,			
Estimated No.	umber of Co 50- 99	reditors  100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,00 to \$100 million	1 \$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion			
Estimated Li  \$0 to \$50,000	abilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,00 to \$100 million	1 \$100,000,00 to \$500 million	\$500,000,001 to \$1 billion			

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Robinson, Natisha Letrell (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ John R. Bollinger VSB June 27, 2014 Signature of Attorney for Debtor(s) (Date) John R. Bollinger VSB 46672 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

**B1** (Official Form 1)(04/13)

Page 3

## **Voluntary Petition**

(This page must be completed and filed in every case)

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Natisha Letrell Robinson

Signature of Debtor Natisha Letrell Robinson

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 27, 2014

Date

### Signature of Attorney\*

### X /s/ John R. Bollinger VSB

Signature of Attorney for Debtor(s)

### John R. Bollinger VSB 46672

Printed Name of Attorney for Debtor(s)

### Boleman Law Firm, P.C.

Firm Name

P. O. Box 11588 Richmond, VA 23230-1588

Address

### Email: info@bolemanlaw.com 804-358-9900 Fax: (804) 358-8704

Telephone Number

June 27, 2014

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Robinson, Natisha Letrell

### **Signatures**

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_	

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Eastern District of Virginia

		0		
In re	Natisha Letrell Robinson		Case No.	
	Debtor	r(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of real financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or lizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being n a credit counseling briefing in person, by telephone, or embat zone.
☐ 5. The United States trustee or bankruptcy a requirement of 11 U.S.C. § 109(h) does not apply in t	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the i	information provided above is true and correct.
Signature of Debtor:	/s/ Natisha Letrell Robinson
Date: June 27, 2014	Natisha Letrell Robinson

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B 6 Summary (Official Form 6 - Summary) (12/13)

# **United States Bankruptcy Court Eastern District of Virginia**

In re	Natisha Letrell Robinson		Case No.		
•		Debtor	,		
			Chapter	13	
			•		

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	18,075.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		17,186.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		9,106.44	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,647.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,226.50
Total Number of Sheets of ALL Schedu	ıles	19			
	T	otal Assets	18,075.00		
			Total Liabilities	26,292.44	

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B 6 Summary (Official Form 6 - Summary) (12/13)

## United States Bankruptcy Court Eastern District of Virginia

In re	Natisha Letrell Robinson		Case No		
-		Debtor			
			Chapter	13	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 12)	2,647.00
Average Expenses (from Schedule J, Line 22)	2,226.50
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,558.88

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		1,436.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		9,106.44
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		10,542.44

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B6A (Official Form 6A) (12/07)

In re	Natisha Letrell Robinson	Case No.	
,		Debtor	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

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B6B (Official Form 6B) (12/07)

In re Natis	sha Letrell Robinson	Case No.
	Debtor	

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	-	0.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Savings Account with Virginia Credit Union - Joint with Son	J	0.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit	Checking Account With Wells Fargo	-	2,000.00
	unions, brokerage houses, or cooperatives.	Savings Account with Wells Fargo	-	23.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	X		
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing	-	250.00
7.	Furs and jewelry.	Misc Jewelry	-	50.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total >	2,323.00
(Total of this page)	

**<sup>2</sup>** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Natisha Letrell Robinson	Case No

Debtor

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(11.1.1.1.1.1)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		ERISA Approved 401(k) with Employer	-	1.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Proceeds within six months of filing of bankruptcy petition from life insurance, property settlement, or any decedent's estate.	-	1.00
			/Tota	Sub-Tota	al > 2.00
Chas	at 1 of 2 continuation charts at	to al-		l of this page)	

to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Natisha Letrell Robinson	Case No
		•

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	08 Lincoln Mkz with 50,000 Miles	-	15,750.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 15,750.00 (Total of this page)

Total >

18,075.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

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B6C (Official Form 6C) (4/13)

In re	Natisha Letrell Robinson		Case No.	
		D 14	<b>-</b> /	

Debtor

SCHEDULE C	PROPERTY CLAIMED AS	EXEMPT				
Debtor claims the exemptions to which debtor is entitled up (Check one box)  ☐ 11 U.S.C. §522(b)(2)  ☐ 11 U.S.C. §522(b)(3)	\$155,675. (Amount	☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years there with respect to cases commenced on or after the date of adjustment.				
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption			
Cash on Hand Cash on hand	Va. Code Ann. § 34-4	1.00	0.00			
Checking, Savings, or Other Financial Accounts, Co Savings Account with Virginia Credit Union - Joint with Son	ertificates of Deposit Va. Code Ann. § 34-4	1.00	0.00			
Checking Account With Wells Fargo	Va. Code Ann. § 34-4	2,000.00	2,000.00			
Savings Account with Wells Fargo	Va. Code Ann. § 34-4	23.00	23.00			
Wearing Apparel Clothing	Va. Code Ann. § 34-26(4)	250.00	250.00			
<u>Furs and Jewelry</u> Misc Jewelry	Va. Code Ann. § 34-4	50.00	50.00			
Interests in IRA, ERISA, Keogh, or Other Pension of ERISA Approved 401(k) with Employer	r <u>Profit Sharing Plans</u> Patterson v. Shumate, 504 U.S. 753 (1991) Va. Code Ann. § 34-4 Va. Code Ann. § 34-34	1.00 1.00 1.00	1.00			
Other Contingent and Unliquidated Claims of Every Proceeds within six months of filing of bankruptcy petition from life insurance, property settlement, or any decedent's estate.	•	1.00	1.00			
Automobiles, Trucks, Trailers, and Other Vehicles 2008 Lincoln Mkz with 50,000 Miles	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	6,000.00 1.00	15,750.00			

Total: 8,330.00 18,075.00 Case 14-33483-KRH Doc 1 Filed 06/27/14 Entered 06/27/14 14:05:00 Desc Main Document Page 13 of 51

B6D (Official Form 6D) (12/07)

In re	Natisha Letrell Robinson		Case No.	
-		Debtor		

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. 6206****	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	I N G	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Capital One Auto Finance Attn: Bankruptcy Department P.O. Box 260848 Plano, TX 75026-0848		_	PMSI 2008 Lincoln Mkz with 50,000 Miles  Value \$ 15,750.00		E D		17,186.00	1,436.00
Account No.			Value \$				,	·
Account No.			Value \$					
Account No.			Value \$					
continuation sheets attached		<u> </u>	S (Total of th	ubto			17,186.00	1,436.00
			(Report on Summary of Sc		ota ule		17,186.00	1,436.00

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B6E (Official Form 6E) (4/13)

In re	Natisha Letrell Robinson	Case No.	
		Debtor	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report thi total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Natisha Letrell Robinson		Case No.	
_		Debtor	_,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	CONTINGEN	Q U	SPUT	AMOUNT OF CLAIM
Account No. Unknown	K		Unknown	- N T	D A T E D		
BMG Music P.O. Box 91501 Indianapolis, IN 46291-0009		-	Balance Due		D		44.00
Account No.	T	T		t			
Torres Credit Services 27 Fairview Carlisle, PA 17013			Representing: BMG Music				Notice Only
Account No. 125086****  Chase Recievables Re: Harris Connect 1247 Broadway Sonoma, CA 95476		-	Unknown Collection Agency				115.00
Account No. <b>Unknown</b>			Unknown				110.00
Columbia Gas Attn: Bankruptcy PO Box 742529 Cincinnati, OH 45274-2529		-	Balance Due				135.00
5 continuation sheets attached				Sub			294.00
continuation shocks attached			(Total of t	his	pag	ge)	254.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Natisha Letrell Robinson	Case No	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. <b>Unknown</b>			Unknown	Т	T E		
Comcast Attn: Bankruptcy Dept PO Box 3012 Southeastern, PA 19398-3012		_	Account Balance		D		450.00
Account No.							
Equidata P.O. Box 6610 Newport News, VA 23606			Representing: Comcast				Notice Only
Account No. 131614****			Unknown				
Credit Protection Associ Re: Adelphia 13355 Noel Rd. Ste 2100 Dallas, TX 75240		_	Collection Agency				217.00
Account No. <b>91334</b> ****			Unknown				
Dept of Ed/Sallie Mae 11100 USA Parkway Fishers, IN 46037		_	Student Loan - Notice Only - \$ 16,247				1.00
Account No. Unknown			Unknown				
Dominion VA Power Attn: Bankruptcy Group P.O. Box 26666 Richmond, VA 23261		_	Balance Due				434.00
Sheet no1 of _5 sheets attached to Schedule of			2	Sub	ota	1	1,102.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	1,102.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Natisha Letrell Robinson	Case No.	
-		Debtor	

					_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H		CONTINGEN	KL-QU-DATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.				T	T E		
Allianceone Inc 4850 E Street Road STE 300 Feasterville Trevose, PA 19053			Representing: Dominion VA Power		D		Notice Only
Account No. <b>2639276243**</b>			Unknown				
Jefferson Capital Systems 16 McLeland Road Saint Cloud, MN 56303		-	Balance Due				608.00
Account No.				-		L	
Integrity Solution Services PO Box 1898 Saint Charles, MO 63302			Representing: Jefferson Capital Systems				Notice Only
Account No. Unknown			Unknown				
JP Morgan retirement Plan Serv PO Box 719784 Kansas City, MO 64141		-	Balance Due				1.00
Account No. Unknown			Unknown				
Lion Share Federal Credit Unio 850 Harrison Road Salisbury, NC 28147		-	Balance Due				1.00
Sheet no. 2 of 5 sheets attached to Schedule of				Sub	ota	1	040.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	610.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Natisha Letrell Robinson	Case No.	
-		Debtor	

	l c	ш.,	sband, Wife, Joint, or Community	1	ш	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH_ZGWZH	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>853194****</b>			Unknown	Т	E		
Midland Credit Management Inc. 8875 Aero Drive Suite 200 San Diego, CA 92123		_	Balance Due		D		1,173.00
Account No. Multiple Accounts	┢		Unknown				
NCO Fin/31 Re; Bankruptcy P.O. Box 41667 Philadelphia, PA 19101		-	Medical Services				773.00
Account No. <b>0489</b> ****			Unknown				
Primerica Life Insurance Co Re: Bankruptcy 3120 Breckinridge Blfd Duluth, GA 30099		-	Balance Due				919.68
Account No. RAR300****			09/20/2012				
Radiology Associates of Richmond, Inc. P.O. Box 13343 Richmond, VA 23225		-	Medical Services				58.76
Account No. Multiple Accounts	T		Unknown				
Southside Regional Medical Cen Attn: Bankruptcy Dept. 200 Medical Park Blvd. Petersburg, VA 23805		_	Medical Services				284.00
Sheet no. 3 of 5 sheets attached to Schedule of				Sub	tota	ıl	2 200 44
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	3,208.44

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B6F (Official Form 6F) (12/07) - Cont.

In re	Natisha Letrell Robinson	Case No.	
-		Debtor	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	U C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No.				Т	T		
Southside Regional Medical Cen PO Box 501128 Saint Louis, MO 63150-1128			Representing: Southside Regional Medical Cen		D		Notice Only
Account No. ****5948			Unknown				
Sprint Attn: Bankruptcy Dept 12502 Sprint Reston, VA 20196		-	Account Balance				702.00
Account No.				╁	┢		
Diversified Adj Service Re: Sprint PCS P.O. Box 32145 Fridley, MN 55432			Representing: Sprint				Notice Only
Account No.							
Enhanced Recovery Corporation Re: Sprint 8014 Bayberry Rd Jacksonville, FL 32256			Representing: Sprint				Notice Only
Account No. Unknown			Unknown				
Strayer University Re: Bankruptcy 11501 Nuckols Road Glen Allen, VA 23060		-	Balance Due				3,190.00
Sheet no. 4 of 5 sheets attached to Schedule of				Sub	tota	1	2 002 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	e)	3,892.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Natisha Letrell Robinson	Cas	se No
_		Debtor	

					_	_	
CREDITOR'S NAME,	CO	ı	sband, Wife, Joint, or Community	- C	U N	D I	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND	COXT - XGEXT	ľ	S P	
AND ACCOUNT NUMBER	I B	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Ü	Ĭ	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setore, so state.	E	Ď	Ď	
Account No.	T			T	Ţ	DISPUTED	
	l				Ď		
General Revenue Corporation			Representing:				
RE: Strater University			Strayer University				Notice Only
11501 Northlake Drive							
Cincinnati, OH 45249							
				L			
Account No.							
Account No.				H		H	
				L			
Account No.							
Account No.	T			T		T	
	1						
				$\perp$			
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of				Subt			0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of the	nis j	pag	ge)	0.00
				T	ota	ıl	
			(Report on Summary of Sc	hed	lule	es)	9,106.44

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B6G (Official Form 6G) (12/07)

In re	Natisha Letrell Robinson		Case No.	
_		Debtor	•7	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 14-33483-KRH Doc 1 Filed 06/27/14 Entered 06/27/14 14:05:00 Desc Main Document Page 22 of 51

B6H (Official Form 6H) (12/07)

In re	Natisha Letrell Robinson		Case No.	
		Debtor		

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Fill	in this information to identify your c	ase:							
	, ,	ell Robinson							
	otor 2 use, if filing)				_				
Uni	ted States Bankruptcy Court for the	EASTERN DISTRICT	OF VIRGINIA						
	se number own)		-				ed filing ent showing pos		chapter
$\bigcirc$	fficial Form B 6I					13 income	as of the following	ng date:	
	chedule I: Your Inc	om o				MM / DD/ Y	<u>YYY</u>		12/13
sup <sub> </sub>	s complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form.  11: Describe Employment	are married and not fill or spouse is not filing wi	ng jointly, and your ith you, do not inclu	spouse de infor	is livi matio	ng with you, inc n about your sp	lude informatio ouse. If more s	n about pace is	your needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	2 or non-filing s	pouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status  Occupation	☐ Employed ■ Not employed			☐ Empl	•	-	
	Include part-time, seasonal, or self-employed work.	Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed to	here?						
Par	t 2: Give Details About Mor	nthly Income							
spou If yo	mate monthly income as of the d use unless you are separated. u or your non-filing spouse have me e space, attach a separate sheet to	ore than one employer, co	,	•			·		J
					i	For Debtor 1	For Debtor 2 non-filing sp		
2.	List monthly gross wages, sala deductions). If not paid monthly,	ry, and commissions (b calculate what the month	efore all payroll ly wage would be.	2.	\$_	0.00	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$_	0.00	+\$	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$_	0.00	\$	N/A	

Debt	or 1	Natisha Letrell Robinson		Case	e number (if known)			
	Con	ny line 4 here	4.	Fo	r Debtor 1		Debtor 2 or filing spouse N/A	
	_		4.	Ψ_	0.00	Ψ	IN/A	
5.	5a. 5b. 5c. 5d. 5e. 5f.	all payroll deductions:  Tax, Medicare, and Social Security deductions  Mandatory contributions for retirement plans  Voluntary contributions for retirement plans  Required repayments of retirement fund loans Insurance  Domestic support obligations	5a. 5b. 5c. 5d. 5e. 5f.	\$	0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$	N/A N/A N/A N/A N/A	
	5g. 5h.	Union dues Other deductions. Specify:	5g. 5h.+	\$_ \$	0.00	\$ <u>—</u> + \$	N/A N/A	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	- 6.	Ψ_ \$	0.00	τυ <u></u> \$	N/A N/A	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	* <b>-</b>	0.00	\$	N/A	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total		-				
		monthly net income.	8a.	\$_	0.00	\$	N/A	
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		\$_	0.00	\$	N/A	
	8d.	settlement, and property settlement.  Unemployment compensation	8c. 8d.	\$_ \$	0.00	\$	N/A N/A	
	8e.	Social Security	8e.	\$_	0.00	\$	N/A	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Anticipated income/unemployment  SNAP  Pension or retirement income  Federal and State Tax Refunds	_ 8f. _ 8g.	\$_ \$_ \$_	2,000.00 347.00 0.00	\$ \$ \$	N/A N/A N/A	
	8h.	Other monthly income. Specify: Amortized	8h.+	\$_	300.00	+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	2,647.00	\$	N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		2,647.00 + \$_		N/A = \$	2,647.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. In the include any amounts already included in lines 2-10 or amounts that are not cify:	depen		•		Schedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certalies						2,647.00
13.	Do :	you expect an increase or decrease within the year after you file this form	?				Combine monthly	

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Fill	in this information to identify y	our case:				
D 1	. 1 National a	tuall Dakimaan		Cl. 1		
Deb	tor 1 Natisha Le	trell Robinson		_	if this is:	
ъ .					amended filing	
	tor 2					post-petition chapter 13
(Spc	ouse, if filing)			exp	penses as of the follo	owing date:
Unit	ted States Bankruptcy Court for	the: EASTERN DISTRICT OF VIRGI	NIA	N	IM / DD / YYYY	
	,					
	e number					ebtor 2 because Debtor 2
(If k	nown)			ma	intains a separate ho	ousehold
Of	ficial Form B 6J					
	hedule J: Your E	•				12/1
		ossible. If two married people are filing				
	rmation. If more space is need mown). Answer every question	ded, attach another sheet to this form. (	On the top of any addition	onai pages, v	write your name ar	ia case number
(11 K	mown). Answer every question					
Part	1: Describe Your House	hold				
1.	Is this a joint case?					
	No. Go to line 2.					
	Yes. Does Debtor 2 live in	n a caparata haucahald?				
		n a separate nousenoiu:				
	□ No					
	☐ Yes. Debtor 2 mus	st file a separate Schedule J.				
2.	Do you have dependents?	□ No				
	Do not list Debtor 1 and	Yes. Fill out this information for	Dependent's relation	nship to	Dependent's	Does dependent
	Debtor 2.	each dependent	Debtor 1 or Debtor		age	live with you?
	Do not state the dependents'					□ No
	names.		Son		15 Years	Yes
			-			□ No
						☐ Yes
						□ No
						☐ Yes
			-			□ No
2	D : : : : : : : :	<u>_</u>				☐ Yes
3.	Do your expenses include expenses of people other tha	■ No				
	yourself and your dependen					
	,					
Part	8					
		r bankruptcy filing date unless you are				
•		nkruptcy is filed. If this is a supplement	tal <i>Schedule J</i> , check the	box at the t	top of the form and	I fill in the
app	licable date.					
Incl	ude expenses paid for with no	on-cash government assistance if you kn	ow the value of			
		l it on Schedule I: Your Income (Officia			Your expe	enses
4.		nip expenses for your residence. Include	first mortgage payments	4 ¢		400.00
	and any rent for the ground or	· lot.		4. \$		+00.00
	If not included in line 4:					
	An Dacington to			10 ¢		0.00
	4a. Real estate taxes			4a. \$		0.00
	4b. Property, homeowner's			4b. \$		0.00
		pair, and upkeep expenses		4c. \$		0.00
_		ion or condominium dues		4d. \$		0.00
5.	Additional mortgage payme	<b>nts for your residence,</b> such as home equ	uity loans	5. \$		0.00

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ebtor :	Natisha Letrell Robinson	Case num	ber (if known)	
T 14	tilities:			
6. <b>Ut</b> 6a		6a.	\$	0.00
6b	•	6b.	-	0.00
6c		6c.	· —	150.00
6d		6d.	· —	0.00
	ood and housekeeping supplies	7.		580.00
	hildcare and children's education costs	8.	· · ·	100.00
	othing, laundry, and dry cleaning		\$	85.00
	ersonal care products and services	10.	· —	100.00
	edical and dental expenses	11.		52.00
	ransportation. Include gas, maintenance, bus or train fare.	11.	Ψ	32.00
	o not include car payments.	12.	\$	283.00
	ntertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
4. <b>C</b> l	haritable contributions and religious donations	14.	\$	0.00
5. <b>In</b>	surance.		-	
Do	o not include insurance deducted from your pay or included in lines 4 or 20.			
15	a. Life insurance	15a.	\$	0.00
15	b. Health insurance	15b.	\$	0.00
15		15c.	\$	144.00
15	d. Other insurance. Specify:	15d.	\$	0.00
	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	ecify: Personal Property	16.	\$	7.50
7. <b>In</b>	stallment or lease payments:			
	a. Car payments for Vehicle 1	17a.		0.00
	b. Car payments for Vehicle 2	17b.	· -	0.00
17	c. Other. Specify:	17c.	· ·	0.00
	d. Other. Specify:	17d.	\$	0.00
	our payments of alimony, maintenance, and support that you did not report as d		ф	0.00
	om your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.		
	ther payments you make to support others who do not live with you.	10	\$	0.00
	ecify:	19.		
	ther real property expenses not included in lines 4 or 5 of this form or on Schedu a. Mortgages on other property	ue 1: Your Incom 20a.		0.00
	b. Real estate taxes	20a. 20b.		0.00
			· ·	
20	1	20c. 20d.		0.00
	d. Maintenance, repair, and upkeep expenses		·	0.00
	le. Homeowner's association or condominium dues	20e.		0.00
	ther: Specify: Haircuts and Personal Grooming	21.	. —	75.00
M	iscellaneous Expense		+\$	150.00
2. Yo	our monthly expenses. Add lines 4 through 21.	22.	\$	2,226.50
	ne result is your monthly expenses.			
	alculate your monthly net income.		-	
	a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,647.00
23	b. Copy your monthly expenses from line 22 above.	23b.	-\$	2,226.50
23	c. Subtract your monthly expenses from your monthly income.	_		400 50
	The result is your <i>monthly net income</i> .	23c.	\$	420.50
For you	by you expect an increase or decrease in your expenses within the year after you for example, do you expect to finish paying for your car loan within the year or do you expect your mur mortgage?  No.		increase or decrease b	ecause of a modification to the to
	Yes. Explain:			

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**B6 Declaration (Official Form 6 - Declaration). (12/07)** 

Inited States Penlamentary Con

# **United States Bankruptcy Court Eastern District of Virginia**

In re	Natisha Letrell Robinson			Case No.	
		D	Pebtor(s)	Chapter	13
	<b>DECLARATION</b> O	CONCERNI	NG DEBTOR'S S	CHEDUL	ES
	DECLARATION UNDER	PENALTY OF	PERJURY BY INDIV	/IDUAL DEI	BTOR
	I declare under penalty of perjury to sheets, and that they are true and correct to				es, consisting of21
Date	June 27, 2014	Signature /	s/ Natisha Letrell Rob	oinson	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

Natisha Letrell Robinson

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B7 (Official Form 7) (04/13)

## United States Bankruptcy Court Eastern District of Virginia

In re	Natisha Letrell Robinson		Case No.	
		Debtor(s)	Chapter	13

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$14,000.00 2014 Employment Income - Year to Date

\$24,440.00 2013 Employment Income \$21,000.00 2012 Employment Income

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ **TRANSFERS**

AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL **OWING** 

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF **PROCEEDING**  COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY 2009 Toyota Camry DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

December 2013

Involved in a car accident and vehicle was atotal loss. Upon information and belief, loan was paid

in full.

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### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

**Boleman Law Firm** 2104 Laburnum Avenue

Ste 201

Richmond, VA 23230-1588

**Boleman Law Firm** 2104 Laburnum Avenue

Ste 201

Richmond, VA 23230-1588

**Boleman Law Firm** 2104 Laburnum Avenue

Ste 201

Richmond, VA 23230-1588

\$310.00 - Bankruptcy Filing

\$17.20 - Legal Fees

Fee

\$22.80 - Credit Counseling

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

RELATIONSHIP TO DEBTOR

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None П

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION JP Morgan Chase Bank P.O. Box 5210 New Hyde Park, NY 11042-5210

CAIC 2801 Devine Street Columbia, SC 29205

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE 401K

OR CLOSING \$ 7,494.84 06/17/2014

AMOUNT AND DATE OF SALE

Life Insurance

935.28 06/17/2014

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### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

2346 Fernbrook Drive Richmond Va 23224

NAME USED

Natisha Letrell Robinson

DATES OF OCCUPANCY

10/2009 - 10/2010

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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NAME AND ADDRESS OF DATE OF ENVIRONMENTAL. SITE NAME AND ADDRESS

GOVERNMENTAL UNIT NOTICE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

**BEGINNING AND** 

(ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS **ENDING DATES** 

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**  Case 14-33483-KRH Doc 1 Filed 06/27/14 Entered 06/27/14 14:05:00 Desc Main Document Page 34 of 51

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### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 27, 2014	Signature	/s/ Natisha Letrell Robinson	
			Natisha Letrell Robinson	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form B203

2005 USBC, Eastern District of Virginia

## **United States Bankruptcy Court Eastern District of Virginia**

In re	Natisha Letrell Robinson	Case No.	
	Debtor(s)	Chapter	13
	DISCLOSURE OF COMPENSATION OF ATTORNE	EY FOR DE	CBTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the compensation paid to me, for services rendered or to be rendered on behalf of the debtor bankruptcy case is as follows:		
	For legal services, I have agreed to accept	\$	3,000.00
	Prior to the filing of this statement I have received	\$	17.20
	Balance Due	\$	2,982.80
2.	\$310.00 of the filing fee has been paid.		
3.	The source of the compensation paid to me was:		
	■ Debtor □ Other (specify)		
1.	The source of compensation to be paid to me is:		
	■ Debtor □ Other (specify)		
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless	ss they are memb	pers and associates of my law firm
	☐ I have agreed to share the above-disclosed compensation with a person or persons who a copy of the agreement, together with a list of the names of the people sharing in the compensation.		
	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determing between Preparation and filing of any petition, schedules, statement of affairs and plan which may ceed to the debtor at the meeting of creditors and confirmation hearing, and and confirmation as needed:  Subject to the terms of Paragraph 7, the Boleman Law Firm, P.C. agrees to bankruptcy case until entry of an order of withdrawal or substitution of cour Representation may be provided by any or all attorneys of the Boleman Law	ning whether to be required; by adjourned hear represent Deb nsel, discharg	file a petition in bankruptcy; rings thereof; ptor(s) throughout this
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following serv	vices:	

Representation of Debtor(s) in any adversary proceedings; avoidance of any undisclosed liens; obtaining remedies or enforcement of rights based upon non-bankruptcy law; or representation in any forum outside of the U.S. Bankruptcy Court are specifically excluded. The Fees and Costs Agreement between the Boleman Law Firm, P.C. and Debtor(s) is neither a "flat fee" agreement nor a "maximum fee" agreement. The Boleman Law Firm reserves the right to seek compensation in excess of the fee requested in Paragraph 1, where the fees for services provided to Debtor(s) exceed the above stated amount, based upon the hours of services provided multiplied by the hourly billing rate as set forth in the Fees and Costs Agreement between the Boleman Law Firm and Debtor(s) and such services are billable at either the contractual or current rates as provided by that Agreement. Costs advanced by the Boleman Law Firm are the liability of Debtor(s) and, upon order of the Court, shall be reimbursed to the firm.

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Form B203 - Continued

### CERTIFICATION

2005 USBC, Eastern District of Virginia

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**June 27, 2014**Date

/s/ John R. Bollinger VSB John R. Bollinger VSB 46672 Signature of Attorney

Boleman Law Firm, P.C.

Name of Law Firm
P. O. Box 11588
Richmond, VA 23230-1588
804-358-9900 Fax: (804) 358-8704

For use in Chapter 13 Cases where Fees Requested Not in Excess of \$3,000 (For all Cases Filed on or after 10/17/2005)

NOTICE TO DEBTOR(S) AND STANDING TRUSTEE PURSUANT TO INTERIM PROCEDURE 2016-1(C)(7)

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C)(7)(a), you have ten (10) business days from the meeting of creditors in this case in which to file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount.

### PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 Trustee, and U. S. Trustee pursuant to Interim Procedure 2016-1(C)(7)(a) and Local Bankruptcy Rule 2002-1(D)(1)(f), by first-class mail or electronically.

**June 27, 2014**Date

Is/ John R. Bollinger VSB
John R. Bollinger VSB 46672
Signature of Attorney

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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B 201B (Form 201B) (12/09)

# United States Bankruptcy Court

	emica state	b Danki apicy Co	, ai c		
	Eastern	District of Virginia			
In re	Natisha Letrell Robinson		Case No.		
		Debtor(s)	Chapter	13	
	CERTIFICATION OF NOT UNDER § 342(b) OF		,	S)	
	Certification I (We), the debtor(s), affirm that I (we) have received	cation of Debtor	notice as required by	8 342(h) of the Bankrun	tev
Code.	1 (we), the debtor(s), armin that I (we) have received	and read the attached i	ionee, as required by	§ 542(0) of the Bankrup	icy
Natish	na Letrell Robinson	X /s/ Natisha Lo	etrell Robinson	June 27, 2014	
Printe	d Name(s) of Debtor(s)	Signature of I	Debtor	Date	
Case N	No. (if known)	X			
		Signature of J	oint Debtor (if any)	Date	

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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### **United States Bankruptcy Court** Eastern District of Virginia

In re	Natisha Letrell Robinson		Case No.		
		Debtor(s)	Chapter	13	
	COVER SHEET	FOR LIST OF CREDITO	ORS		

I hereby certify under penalty of perjury that the master mailing list of creditors submitted either on computer diskette, by a typed hard copy in scannable format, with Request for Waiver attached, or uploaded by Electronic Case Filing is a true, correct and complete listing to the best of my knowledge.

	I further acknowledge that (1) the accuracy and continuous the shared responsibility of the debtor and the debtor creditor listing for all mailings, and (3) that the variable Bankruptcy Rules are not used for mailing purposes.	tor's attorney, (2) the court will rely on the rious schedules and statements required by the
	Master mailing list of creditors submitted via:	
	(a) computer diskette listing a total of	f creditors; or
	(b) scannable hard copy, with Reque a total of creditors; or	st for Waiver attached, consisting of pages, listing
	(c) X uploaded via Electronic Case F	iling a total of creditors.
Date:	Natisha I	na Letrell Robinson Letrell Robinson of Debtor
	[Check if applicable] foreign addresses include	

Office of the US Trustee 701 E. Broad Street Room 4304 Richmond, VA 23219

Allianceone Inc 4850 E Street Road STE 300 Feasterville Trevose, PA 19053

BMG Music P.O. Box 91501 Indianapolis, IN 46291-0009

Capital One Auto Finance Attn: Bankruptcy Department P.O. Box 260848 Plano, TX 75026-0848

Chase Recievables Re: Harris Connect 1247 Broadway Sonoma, CA 95476

Columbia Gas Attn: Bankruptcy PO Box 742529 Cincinnati, OH 45274-2529

Comcast
Attn: Bankruptcy Dept
PO Box 3012
Southeastern, PA 19398-3012

Credit Protection Associ Re: Adelphia 13355 Noel Rd. Ste 2100 Dallas, TX 75240

Dept of Ed/Sallie Mae 11100 USA Parkway Fishers, IN 46037

Diversified Adj Service Re: Sprint PCS P.O. Box 32145 Fridley, MN 55432 Dominion VA Power Attn: Bankruptcy Group P.O. Box 26666 Richmond, VA 23261

Enhanced Recovery Corporation Re: Sprint 8014 Bayberry Rd Jacksonville, FL 32256

Equidata
P.O. Box 6610
Newport News, VA 23606

General Revenue Corporation RE: Strater University 11501 Northlake Drive Cincinnati, OH 45249

Integrity Solution Services PO Box 1898 Saint Charles, MO 63302

Jefferson Capital Systems 16 McLeland Road Saint Cloud, MN 56303

JP Morgan retirement Plan Serv PO Box 719784 Kansas City, MO 64141

Lion Share Federal Credit Unio 850 Harrison Road Salisbury, NC 28147

Midland Credit Management Inc. 8875 Aero Drive Suite 200 San Diego, CA 92123

NCO Fin/31 Re; Bankruptcy P.O. Box 41667 Philadelphia, PA 19101 Primerica Life Insurance Co Re: Bankruptcy 3120 Breckinridge Blfd Duluth, GA 30099

Radiology Associates of Richmond, Inc. P.O. Box 13343 Richmond, VA 23225

Southside Regional Medical Cen Attn: Bankruptcy Dept. 200 Medical Park Blvd. Petersburg, VA 23805

Southside Regional Medical Cen PO Box 501128 Saint Louis, MO 63150-1128

Sprint
Attn: Bankruptcy Dept
12502 Sprint
Reston, VA 20196

Strayer University Re: Bankruptcy 11501 Nuckols Road Glen Allen, VA 23060

Torres Credit Services 27 Fairview Carlisle, PA 17013

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B 22C (Official Form 22C) (Chapter 13) (04/13)

In re	Natisha Letrell Robinson	According to the calculations required by this statement:
	Debtor(s)	■ The applicable commitment period is 3 years.
Case N		☐ The applicable commitment period is 5 years.
	(If known)	☐ Disposable income is determined under § 1325(b)(3).
		■ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

### CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	· · · · · · · · · · · · · · · · · · ·			
	Part I. REPORT O	F INCOME		
	Marital/filing status. Check the box that applies and complete the l	palance of this part of this state	ement as directed.	
1	a. Unmarried. Complete only Column A ("Debtor's Income")	or Lines 2-10.		
	b.   Married. Complete both Column A ("Debtor's Income") and	d Column B ("Spouse's Incor	ne") for Lines 2-10	•
	All figures must reflect average monthly income received from all so		Column A	Column B
	calendar months prior to filing the bankruptcy case, ending on the latthe filing. If the amount of monthly income varied during the six m		Debtor's	Spouse's
	six-month total by six, and enter the result on the appropriate line.	mins, you must divide the	Income	Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$ 2,558.88	¢
	Income from the operation of a business, profession, or farm. Su	L4	φ <b>2,336.66</b>	Φ
	enter the difference in the appropriate column(s) of Line 3. If you of			
	profession or farm, enter aggregate numbers and provide details on			
	number less than zero. Do not include any part of the business ex	penses entered on Line b as		
3	a deduction in Part IV.	Cmausa		
	a. Gross receipts \$	Spouse <b>Spouse Spouse</b>		
		0.00 \$		
	c. Business income Subtract Line b	from Line a	\$ 0.00	\$
	Rents and other real property income. Subtract Line b from Line			
	the appropriate column(s) of Line 4. Do not enter a number less that			
4	part of the operating expenses entered on Line b as a deduction in Debtor	Spouse		
-	a. Gross receipts \$	0.00 \$		
		0.00 \$		
	c. Rent and other real property income Subtract Line b	from Line a	\$ 0.00	\$
5	Interest, dividends, and royalties.		\$ 0.00	\$
6	Pension and retirement income.		\$ 0.00	\$
	Any amounts paid by another person or entity, on a regular basi			
7	expenses of the debtor or the debtor's dependents, including chil purpose. Do not include alimony or separate maintenance payment			
•	debtor's spouse. Each regular payment should be reported in only or			
	listed in Column A, do not report that payment in Column B.	,,	\$ 0.00	\$
	Unemployment compensation. Enter the amount in the appropriate			
	However, if you contend that unemployment compensation received			
8	benefit under the Social Security Act, do not list the amount of such or B, but instead state the amount in the space below:	compensation in Column A		
	Unemployment compensation claimed to			
	be a benefit under the Social Security Act Debtor \$ 0.0	Spouse \$	\$ 0.00	\$

9	international or domestic terrorism.					
	international of domestic terrorism.	Debtor	Spouse			
	a. \$ b. \$		<u>\$</u> \$		, o	
10	Subtotal. Add Lines 2 thru 9 in Column A, and, i in Column B. Enter the total(s).				00   \$ 38   \$	
11	<b>Total.</b> If Column B has been completed, add Line the total. If Column B has not been completed, en			ter \$		2,558.88
Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD						
12	Enter the amount from Line 11				\$	2,558.88
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.  a. \$ b. \$ c. \$ \$ C. \$					
	Total and enter on Line 13	ĮΨ			\$	0.00
14	Subtract Line 13 from Line 12 and enter the re	esult.			\$	2,558.88
15	<b>Annualized current monthly income for § 1325</b> enter the result.	(b)(4). Multiply the an	nount from Line 14 by	the number 12 and	\$	30,706.56
16	<b>Applicable median family income.</b> Enter the medinformation is available by family size at www.us					·
	a. Enter debtor's state of residence:	b. Enter deb	tor's household size:	2	\$	66,470.00
17	Application of § 1325(b)(4). Check the applicable  The amount on Line 15 is less than the amount op of page 1 of this statement and continue were to possible. The amount on Line 15 is not less than the anatthe top of page 1 of this statement and continue were the top of the	unt on Line 16. Check vith this statement.	the box for "The applied the box for "The appl	_		·
	Part III. APPLICATION OF § 1	1325(b)(3) FOR DETE	RMINING DISPOSA	ABLE INCOME		
18	Enter the amount from Line 11.				\$	2,558.88
19	Marital Adjustment. If you are married, but are any income listed in Line 10, Column B that was debtor or the debtor's dependents. Specify in the I payment of the spouse's tax liability or the spouse dependents) and the amount of income devoted to separate page. If the conditions for entering this at a.	NOT paid on a regular lines below the basis for support of persons of peach purpose. If necess djustment do not apply	basis for the household excluding the Column her than the debtor or sary, list additional ad	d expenses of the a B income(such as the debtor's		
	b. c.	\$ \$				
	Total and enter on Line 19.	ļψ			\$	0.00
20	Current monthly income for § 1325(b)(3). Subtr	ract Line 19 from Line	18 and enter the result		¢	2 558 88

21		lized current monthly inc ne result.	ome for § 1325(b)(3). N	Multip	oly the	amount from Line 2	20 by the number 12 and	\$	30,706.56
22	Applic	able median family incom	e. Enter the amount from	m Lin	e 16.			\$	66,470.00
23	☐ The	e amount on Line 21 is mo 25(b)(3)" at the top of page amount on Line 21 is not	re than the amount on 1 of this statement and more than the amount	Line comp t on I	22. Chete the Line 22	neck the box for "D remaining parts of Check the box for	this statement. r "Disposable income is no	t detern	nined under §
	132	25(b)(3)" at the top of page	1 of this statement and ALCULATION (					ts IV, V	V, or VI.
			eductions under Star						
24A	Enter i applica bankru	nal Standards: food, appar n Line 24A the "Total" amount table number of persons. (T ptcy court.) The applicable r federal income tax return	rel and services, houselount from IRS National his information is availa number of persons is the	keepir Stand able at ne nur	ards for www.	olies, personal care r Allowable Living usdoj.gov/ust/ or fro at would currently l	e, and miscellaneous. Expenses for the om the clerk of the pe allowed as exemptions	\$	
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.								
	Perso	ns under 65 years of age		Persons 65 years of age or older		ler			
	a1.	Allowance per person		a2.	Allow	ance per person			
	b1.	Number of persons		b2.	Numb	er of persons			
	c1.	Subtotal		c2.	Subto	tal		\$	
25A	Utilitie availab the nui	Standards: housing and uses Standards; non-mortgage ble at www.usdoj.gov/ust/onber that would currently buditional dependents whom	expenses for the applic r from the clerk of the b e allowed as exemption	able c ankru	ounty a	and family size. (The applicable)	his information is e family size consists of	\$	
25B	Housing available the number any addebts so not enter a.  b.	Standards: housing and use and Utilities Standards; a sole at www.usdoj.gov/ust/omber that would currently be ditional dependents whom secured by your home, as stater an amount less than zet IRS Housing and Utilities Average Monthly Payment home, if any, as stated in Let mortgage/rental expense.	mortgage/rent expense for from the clerk of the breallowed as exemption you support); enter on Lated in Line 47; subtractoro.  Standards; mortgage/rent for any debts secured brine 47	or you bankru s on y line b t Line	or country cour feet the total b from	ty and family size ( burt) (the applicable deral income tax ret al of the Average M	this information is a family size consists of urn, plus the number of Ionthly Payments for any ne result in Line 25B. <b>Do</b>	\$	
26	Local 3	Standards: housing and upes not accurately computerds, enter any additional antion in the space below:	tilities; adjustment. If the allowance to which	you a	re entit	that the process set led under the IRS I	t out in Lines 25A and Housing and Utilities	\$	

27A	Local Standards: transportation; vehicle operation/public transportation expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expense included as a contribution to your household expenses in Line 7. \$\square\$1.	expenses of operating a vehicle and ses or for which the operating expenses are	
211	included as a contribution to your household expenses in Line 7. $\square$ 0 If you checked 0, enter on Line 27A the "Public Transportation" amou Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or	unt from IRS Local Standards: "Operating Costs" amount from IRS Local e applicable Metropolitan Statistical Area or	\$
27B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that your public transportation expenses, enter on Line 27B the "Public Tr Standards: Transportation. (This amount is available at <a href="www.usdoj.go.court.">www.usdoj.go.court.</a> )	you are entitled to an additional deduction for ransportation" amount from the IRS Local	\$
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)   1  2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs		
	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle	\$	
	b. 1, as stated in Line 47 c. Net ownership/lease expense for Vehicle 1	\$ Subtract Line b from Line a.	\$
29	the result in Line 29. <b>Do not enter an amount less than zero.</b>		
	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle	\$	
	b. 2, as stated in Line 47 c. Net ownership/lease expense for Vehicle 2	\$ Subtract Line b from Line a.	\$
30	Other Necessary Expenses: taxes. Enter the total average monthly exstate, and local taxes, other than real estate and sales taxes, such as ind security taxes, and Medicare taxes. Do not include real estate or sale	xpense that you actually incur for all federal, come taxes, self employment taxes, social	\$
31	Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as voluntary deductions for employment are required for your employment, such as woluntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs.	retirement contributions, union dues, and	\$
32	Other Necessary Expenses: life insurance. Enter total average mont life insurance for yourself. Do not include premiums for insurance any other form of insurance.		\$
33	Other Necessary Expenses: court-ordered payments. Enter the total pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.		\$
34	Other Necessary Expenses: education for employment or for a phy the total average monthly amount that you actually expend for education that is required for a physically or mentally challenged deperproviding similar services is available.	ion that is a condition of employment and for	\$
35	Other Necessary Expenses: childcare. Enter the total average month childcare - such as baby-sitting, day care, nursery and preschool. <b>Do</b>		\$
36	Other Necessary Expenses: health care. Enter the total average mon health care that is required for the health and welfare of yourself or yo insurance or paid by a health savings account, and that is in excess of include payments for health insurance or health savings accounts be	nthly amount that you actually expend on our dependents, that is not reimbursed by the amount entered in Line 24B. <b>Do not</b>	•

37	Other Necessary Expenses: telecommunic actually pay for telecommunication services pagers, call waiting, caller id, special long d welfare or that of your dependents. <b>Do not</b>	\$		
38	<b>Total Expenses Allowed under IRS Stand</b>	ards. Enter the total of Lines 24 through 37.	\$	
	Subpart E	3: Additional Living Expense Deductions	•	
	<del>-</del>	le any expenses that you have listed in Lines 24-37		
		nd Health Savings Account Expenses. List the monthly expenses in are reasonably necessary for yourself, your spouse, or your		
39	a. Health Insurance	\$		
	b. Disability Insurance	\$		
	c. Health Savings Account	\$		
	Total and enter on Line 39		\$	
	If you do not actually expend this total an below:	<b>nount,</b> state your actual total average monthly expenditures in the space		
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.			
41	actually incur to maintain the safety of your	ne total average reasonably necessary monthly expenses that you family under the Family Violence Prevention and Services Act or other xpenses is required to be kept confidential by the court.	\$	
42	Standards for Housing and Utilities that you	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount		
43	Education expenses for dependent childre actually incur, not to exceed \$156.25 per ch school by your dependent children less than documentation of your actual expenses, an necessary and not already accounted for it	\$		
44	expenses exceed the combined allowances for Standards, not to exceed 5% of those combined allowances for the standards.	er the total average monthly amount by which your food and clothing or food and clothing (apparel and services) in the IRS National ned allowances. (This information is available at <a href="www.usdoj.gov/ust/You must demonstrate">www.usdoj.gov/ust/You must demonstrate that the additional amount claimed is</a>	\$	
45	contributions in the form of cash or financia	t reasonably necessary for you to expend each month on charitable l instruments to a charitable organization as defined in 26 U.S.C. § in excess of 15% of your gross monthly income.	\$	
46	<b>Total Additional Expense Deductions und</b>	er § 707(b). Enter the total of Lines 39 through 45.	\$	

			Subpart C: Deductions for De	bt Payment		
47	own, li check v schedu case, d	st the name of creditor, ide whether the payment inclu- led as contractually due to	hims. For each of your debts that is secured entify the property securing the debt, state and dest taxes or insurance. The Average Month each Secured Creditor in the 60 months for the destination of the secured control of the sec	the Average Mor aly Payment is the Illowing the filin	athly Payment, and be total of all amounts g of the bankruptcy	
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance	
	a.			\$ Total: Add Li	□yes □no	\$
48	motor your do payment sums in	vehicle, or other property is eduction 1/60th of any amounts listed in Line 47, in order that the paid is default that must be paid.	ms. If any of debts listed in Line 47 are senecessary for your support or the support or ount (the "cure amount") that you must pay der to maintain possession of the property. in order to avoid repossession or foreclost list additional entries on a separate page.	f your dependent the creditor in a The cure amount	ts, you may include in ddition to the twould include any	
	1	Name of Creditor	Property Securing the Debt		of the Cure Amount	
	a.			\$	Total: Add Lines	\$
49	not inc	clude current obligations,	mony claims, for which you were liable at such as those set out in Line 33.  enses. Multiply the amount in Line a by the			\$
50	a. b.	Current multiplier for yo issued by the Executive (information is available athe bankruptcy court.)	ly Chapter 13 plan payment. ur district as determined under schedules Office for United States Trustees. (This at www.usdoj.gov/ust/ or from the clerk of	X		
	c.		strative expense of chapter 13 case		y Lines a and b	\$
51	Total l	Deductions for Debt Payr	nent. Enter the total of Lines 47 through 5	0.		\$
	1		Subpart D: Total Deductions f	rom Income		
52	Total o	of all deductions from inc	ome. Enter the total of Lines 38, 46, and 5	51.		\$
		Part V. DETER	MINATION OF DISPOSABLE	NCOME UN	NDER § 1325(b)(2	<u> </u>
53	Total o	current monthly income.	Enter the amount from Line 20.			\$
54	payme	nts for a dependent child, 1	thly average of any child support payments reported in Part I, that you received in accordance to be expended for such child.			\$
55	wages		s. Enter the monthly total of (a) all amoun led retirement plans, as specified in § 541(lectified in § 362(b)(19).			\$
56	Total o	of all deductions allowed	under § 707(b)(2). Enter the amount from	Line 52.		\$

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B 22C (Official Form 22C) (Chapter 13) (04/13)

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	Deduction for special circumstances. If there are special circumstances is no reasonable alternative, describe the special circum If necessary, list additional entries on a separate page. Total to provide your case trustee with documentation of these export the special circumstances that make such expense necessary.	astances and the resulting expenses in lines a-c belonhe expenses and enter the total in Line 57. You more senses and you must provide a detailed explanate	ow. nust
57	Nature of special circumstances	Amount of Expense	
	a.	\$	
	b.	\$	
	c.	\$	
		Total: Add Lines	\$
58	<b>Total adjustments to determine disposable income.</b> Add the result.	he \$	
59	Monthly Disposable Income Under § 1325(b)(2). Subtract	\$	
	Part VI. ADDITION	IAL EXPENSE CLAIMS	
	Other Expenses. List and describe any monthly expenses, no of you and your family and that you contend should be an ad-707(b)(2)(A)(ii)(I). If necessary, list additional sources on a each item. Total the expenses.	ditional deduction from your current monthly inco	me under §
60	Expense Description	Monthly Amo	ount
	a.	\$	
	b.	\$	
	c.	\$	
	d.	nes a, b, c and d \$	
	TI I TOTAL AGGILAT		
	1000110021	ies a, o, c and d	
		/ERIFICATION	
61	Part VII. V  I declare under penalty of perjury that the information provid must sign.)	VERIFICATION  led in this statement is true and correct. (If this is a	
61	Part VII. V  I declare under penalty of perjury that the information provid must sign.)	/ERIFICATION	oinson

### **Current Monthly Income Details for the Debtor**

#### **Debtor Income Details:**

Income for the Period 12/01/2013 to 05/31/2014.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Food Lion (ended in May 2014)

Year-to-Date Income:

Last Year:

Starting Year-to-Date Income: \$25,132.03 from check dated 11/30/2013. Ending Year-to-Date Income: \$27,374.03 from check dated 12/31/2013.

This Year:

Current Year-to-Date Income: \$13,111.27 from check dated 5/31/2014

Income for six-month period (Current+(Ending-Starting)): \$15,353.27 .

Average Monthly Income: \$2,558.88.